

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Denise M Hewitt,  
Debtor.

Chapter 13

KelDon I LLC,  
Secured Creditor,  
vs.

Case No.: 20-11075-pmm

Denise M Hewitt,  
Debtor / Respondent,  
and  
KENNETH E. WEST,  
Trustee / Respondent.

**CERTIFICATE OF DEFAULT**

The undersigned, attorney for KelDon I LLC (“Secured Creditor”), hereby certifies that Debtor has defaulted upon the terms of that certain Stipulation and Order approved by the Court on December 3, 2020. It is further certified that the attached notice dated March 15, 2024, was served upon the Debtor, Co-Debtor and Debtor’s attorney on the date appearing on said notice. Debtor has failed to cure the default as stated in the notice and any amounts that may have come due in the normal course following said notice. Accordingly, Secured Creditor respectfully requests the Court enter an Order granting Movant relief from the automatic stay with respect to real property of the Debtor known as and located at 9347 Edmund St, Philadelphia, PA 19114.

Respectfully submitted,  
ALBERTELLI LAW

DATED: April 4, 2024

/s/ Roger Fay, Esq., ID No. 315987  
14000 Commerce Parkway, Suite H  
Mount Laurel, NJ 08054  
[rfay@alaw.net](mailto:rfay@alaw.net)  
(856) 724-1888  
Attorneys for Secured Creditor